

Fill in this information to identify your case:

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS**Debtor 1 **Faris Rabah**

First Name Middle Name Last Name

Debtor 2 **Muni Rabah**

(filing spouse)

First Name Middle Name Last Name

Case Number: **18-40028****For amended plans only:**☐ Check if this amended plan is filed prior to any confirmation hearing.☒ Check if this amended plan is filed in response to an initial denial order or a continuance that counted as an initial denial.

List the sections which have been changed by this amended plan:

1.4, 2.2, 2.6, 3.1, 3.2, 4.3,  
5.3, 8, 10**TXEB Local Form 3015-a****CHAPTER 13 PLAN**

Adopted: Dec 2017

**Part 1: Notices**

**To Debtor<sup>1</sup>:** This plan form is designed for use when seeking an initial confirmation order. It sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. **When you file this Plan, you must serve a copy of it upon each party listed on the master mailing list (matrix) of creditors as constituted by the Court on the date of service and evidence that service through a Certificate of Service affixed to this document that attaches a copy of the matrix of creditors which you served. The most current matrix in this case is available under the "Reports" tab of the CM-ECF system.**

**To Creditors:** **Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.**

You should read this Plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose any permanent treatment of your claim as outlined in this plan, you or your attorney must file an objection to confirmation of this Plan. An objection to confirmation must be filed at least **14 days** before the date set for the plan confirmation hearing. That date is listed in ¶ 9 of the *Notice of Chapter 13 Bankruptcy Case* issued in this case. The objection period may be extended to 7 days prior to the confirmation hearing under the circumstances specified in LBR 3015(f). In any event, the Court may confirm this plan without further notice if no objection to confirmation is timely filed.

Regardless of whether you are listed in the Debtor's matrix of creditors or in the Debtor's schedules, **you must timely file a proof of claim** in order to be paid under this Plan. The deadline for filing claims is listed in ¶ 8 of the *Notice of Chapter 13 Bankruptcy Case* issued in this case. Disbursements on allowed claims will begin on the Trustee's next scheduled distribution date after the Effective Date of the Plan. See § 9.1.

***The Debtor must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the Plan.***

<b>1.1</b>	<b>A limit on the amount of an allowed secured claim through a final determination of the value of property constituting collateral for such claim, as set forth in § 3.10 of this Plan, which may result in a partial payment or no payment at all to the secured creditor.</b>	<input type="checkbox"/> <b>Included</b>	<input checked="" type="checkbox"/> <b>Not Included</b>
<b>1.2</b>	<b>Avoidance of a judicial lien or a nonpossessory, nonpurchase-money security interest, as set forth in § 3.9 of this Plan.</b>	<input type="checkbox"/> <b>Included</b>	<input checked="" type="checkbox"/> <b>Not Included</b>
<b>1.3</b>	<b>Potential termination and removal of lien based upon alleged unsecured</b>	<input type="checkbox"/> <b>Included</b>	<input checked="" type="checkbox"/> <b>Not Included</b>

<sup>1</sup> The use of the singular term "Debtor" in this Plan includes both debtors when the case has been initiated by the filing of a joint petition by spouses.

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**Muni Rabah**Case number **18-40028**

	<b>status of claim of lienholder, as set forth in § 3.11 of this Plan.</b>		
<b>1.4</b>	<b>Nonstandard provisions as set forth in Part 8.</b>	<input checked="" type="checkbox"/> <b>Included</b>	<input type="checkbox"/> <b>Not Included</b>

**Part 2: Plan Payments and Length of Plan****2.1 The applicable commitment period for the Debtor is 36 months.****2.2 Payment Schedule.**

Unless the Court orders otherwise, beginning on the 30th day after the Petition Date<sup>2</sup> or the entry date of any order converting this case to Chapter 13, whichever is later, the Debtor will make regular payments to the Trustee throughout the applicable commitment period and for such additional time as may be necessary to make the payments to claimants specified in Parts 3 through 5 of this Plan (the "**Plan Term**"). The payment schedule shall consist of:

☐ **Constant Payments:** The Debtor will pay \$\_\_\_\_\_ per month for \_\_\_\_\_ months.

☒ **Variable Payments:** The Debtor will make variable plan payments throughout the Plan Term. The proposed schedule for such variable payments are set forth in **Exhibit A** to this Order and are incorporated herein for all purposes.

**2.3 Mode of Payment.** Regular payments to the Trustee will be made from future income in the following manner: *[Check one]*

☐ Debtor will make payments pursuant to a wage withholding order directed to an employer.

☒ Debtor will make electronic payments through the Trustee's authorized online payment system.

☐ Debtor will make payments by money order or cashier's check upon written authority of the Trustee.

☐ Debtor will make payments by other direct means only as authorized by motion and separate court order.

**2.4 Income tax refunds.**

In addition to the regular monthly payments to the Trustee, and in the absence of a court order to the contrary, the Debtor is required to:

- (1) supply a copy of each federal income tax return, including all supporting schedules, filed during the Plan Term to the Trustee within 14 days of filing the return; and
- (2) remit to the Trustee within 14 days of receipt all federal income tax refunds received by each Debtor during the plan term which will be added to the plan base; provided, however, that the Debtor may retain from each such refund up to \$2,000.00 in the aggregate on an annual basis if the Debtor is current on the payment obligations to the Trustee under this Plan at the time of the receipt of such tax refund.

The Debtor hereby authorizes the Trustee to endorse any federal income tax refund check made payable to the Debtor during the plan term.

**2.5 Additional payments.** *[Check one]*

☒ **None.** *If "None" is checked, the rest of § 2.5 need not be completed.*

**2.6 Plan Base.**

The total amount due and owing to the Trustee under §§ 2.2 and 2.5 is **\$85,500.00** which, when combined with any income tax refunds due to the Trustee under § 2.4, any litigation proceeds due to the Trustee under § 9.3, and any other funds received by the Trustee on the Debtor's behalf during the Plan Term, constitutes the "**Plan Base.**"

**Part 3: Treatment of Secured Claims****3.1 Post-Petition Home Mortgage Payments.** *[Check one]*

☐ **No Home Mortgage.** *If "No Mortgage" is checked, the remainder of § 3.1 need not be completed.*

☐ **Home Mortgage Maturing Before or During Plan Term.** *If "Mortgage Maturing" is checked, the claim will be addressed in § 3.4. The remainder of § 3.1 need not be completed.*

☒ **Direct Home Mortgage Payments by Debtor Required.**

On the Petition Date<sup>2</sup>, the Debtor owed the following claims secured only by a security interest in real property that is the Debtor's principal residence. The listed monthly payment amount is correct as of the Petition Date. Such mortgage claims

<sup>2</sup> The use of the term "Petition Date" in this Plan refers to the date that the Debtor filed the voluntary petition in this case.

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**Muni Rabah**Case number **18-40028**

(other than related Cure Claims addressed in § 3.2), shall be paid directly by the Debtor in accordance with the pre-petition contract, including any rate changes or other modifications required by such documents and noticed in conformity with any applicable rules, as such payments become due during the Plan Term. The fulfillment of this requirement is critical to the Debtor's reorganization effort. **Any failure by the Debtor to maintain payments to a mortgage creditor during the Plan Term may preclude confirmation of this Plan and, absent a subsequent surrender of the mortgage premises, may preclude the issuance of any discharge order to the Debtor under § 1328(a)<sup>3</sup>.** The Trustee will monitor the Debtor's fulfillment of this direct payment obligation ("DPO").

Mortgage Lienholder	Property Address	Monthly Payment Amount by Debtor	Due Date of Monthly Payment
1. <b><u>Rushmore Loan Managment/MTGLQ</u></b>	<b>2511 Buckingham Dr Rockwall, TX 75032</b> <b>Rockwall County</b>	\$1,912.00 Amount inc: <input checked="" type="checkbox"/> Tax Escrow <input type="checkbox"/> Insurance Escrow <input type="checkbox"/> Other	1st

### 3.2 Curing Defaults and Maintenance of Direct Payment Obligations. [Check one]

☐ **None.** If "None" is checked, the remainder of § 3.2 need not be completed.

☒ **Cure Claims.** On the Petition Date, the Debtor was delinquent on payments to satisfy certain secured claims or upon obligations arising under an executory contract or an unexpired lease that the Debtor has elected to assume under § 6.1 of this Plan. While remaining current on all direct payment obligations (future installment payments) as each comes due under the applicable contractual documents during the plan term (a "DPO"), the Debtor shall cure all such delinquencies through the Plan as listed below (a "Cure Claim"). Each listed claim constitutes a separate class. The total amount of each allowed Cure Claim will be paid in full by the Trustee. The Trustee is authorized to initiate monthly payments on an interim basis based upon the projected amount of each Cure Claim listed below until such time as the allowed amount of each Cure Claim is established by the filing of a proof of claim in accordance with the Bankruptcy Rules. The amount listed in that proof of claim, or the final determination by the Court of any objection thereto, shall control over any projected Cure Claim amount listed below. No interest will be paid on any Cure Claim in the absence of documentary proof that the applicable contractual documents entitle the claimant to receive interest on unpaid interest.

If the automatic stay is terminated as to the property for which a Cure Claim exists at any time during the Plan Term, the next distribution by the Trustee on such Cure Claim shall be escrowed pending any possible reconsideration of the stay termination. If the stay termination is reversed by agreement or by court order, then the single escrowed distribution shall be released to the holder of the Cure Claim and regular distributions on that Cure Claim shall be reinstituted. In the event that the stay termination remains in effect on the second distribution date after the stay termination, the escrowed funds shall be released for distribution to other classes under this Plan and the Cure Claim shall thereafter be addressed solely under applicable state law procedures and will no longer be treated by the Plan. The completion of payments contemplated in this subsection constitutes a cure of all defaults of the Debtor's obligation to each listed claimant.

Claimant	Collateral/Property/Contract Description	Debtor's DPO Amount	Projected Cure Claim Amount	Plan Interest Rate	Projected Monthly Payment by Trustee	Projected Total Cure Payment by Trustee
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<sup>3</sup> All statutory references contained in this Plan refer to the Bankruptcy Code, located in Title 11, United States Code.  
TXEB Local Form 3015-a [eff. 12/2017]

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Claimant	Collateral/Property/Contract Description	Debtor's DPO Amount	Projected Cure Claim Amount	Plan Interest Rate	Projected Monthly Payment by Trustee	Projected Total Cure Payment by Trustee
<b>1. Rushmore Loan Managment/MTGLQ</b> <input type="checkbox"/> Debt Maturing During Plan Term. <input checked="" type="checkbox"/> Debt Maturing After Completion of Plan Term. <input type="checkbox"/> Curing Assumed Executory Contract or Lease Obligation Pursuant to § 6.1.	<b>2511 Buckingham Dr Rockwall, TX 75032 Rockwall County</b>	\$1,912.00	\$31,149.27	0.00%	pro rata	\$31,149.27
<b>2. Wellington Ridge HOA</b> <input type="checkbox"/> Debt Maturing During Plan Term. <input type="checkbox"/> Debt Maturing After Completion of Plan Term. <input type="checkbox"/> Curing Assumed Executory Contract or Lease Obligation Pursuant to § 6.1.	<b>2511 Buckingham Dr Rockwall, TX 75032 Rockwall County</b>	n/a	\$3,353.76	0.00%	pro rata	\$3,353.76

**3.3 Secured Claims Protected From § 506 Bifurcation.** [Check one]☐ **None.** If "None" is checked, the remainder of § 3.3 need not be completed.☒ **910 Claims.** The claims listed below were either:

- (1) incurred within 910 days before the Petition Date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or
- (2) incurred within 1 year of the Petition Date and secured by a purchase money security interest in any other thing of value, and are thus statutorily protected from bifurcation under § 506(a) based on collateral value (a "910 Claim").

Based upon the Debtor's election to retain certain personal property that serves as collateral for a 910 Claim, adequate protection payments in an initial amount calculated pursuant to LBR 3015(c)(1) shall be paid by the Debtor to the Trustee beginning in Month 1 of the Plan for the benefit of holders of allowed 910 Claims secured by personal property as authorized by § 1326(a)(1)(C) and LBR 3015(c). Such payments shall be held by the Trustee solely for the benefit of the affected secured creditor to the absolute exclusion of the Debtor and all other parties and shall be tendered by the Trustee at the earliest practicable time to holders of allowed 910 Claims secured by personal property as listed below, notwithstanding any failure by the Debtor to achieve confirmation of this Chapter 13 plan. Adequate protection payments to be distributed by the Trustee are subject to the availability of funds and the Trustee is authorized to make *pro rata* payments if available funds are insufficient to pay all adequate protection payments otherwise due. Such adequate protection payments to each affected secured claimant shall continue on a monthly basis until the month in which equal monthly payments are initiated to such claimant under the Plan.

Each 910 Claim constitutes a separate class. Each 910 Claim will be paid in full by the Trustee with post-confirmation interest accruing from the Effective Date of the Plan at the plan rate stated below. Upon confirmation of this Plan, the Trustee is authorized to initiate monthly payments on an interim basis based upon the projected amount of each 910 Claim listed below until such time as the allowed amount of each 910 Claim is established by the filing of a proof of claim in accordance with the Bankruptcy Rules. The amount listed in that proof of claim, or the final determination by the Court of any objection thereto, shall control over any projected 910 Claim amount.

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If the automatic stay is terminated as to property securing a 910 Claim treated under this subsection at any time during the Plan Term, the next distribution by the Trustee on such 910 Claim shall be escrowed pending any possible reconsideration of the stay termination. If the stay termination is reversed by agreement or by court order, then the single escrowed distribution shall be released to the holder of the 910 Claim and regular distributions on that 910 Claim shall be reinstituted. In the event that the stay termination remains in effect on the second distribution date after the stay termination, the escrowed funds shall be released for distribution to other classes under this Plan and the 910 Claim shall thereafter be addressed solely under applicable state law procedures and will no longer be treated by the Plan.

Claimant	Collateral Description	Adequate Protection Payment	910 Claim Amount	Plan Interest Rate	Equal Monthly Payment by Trustee	Projected Total Payment by Trustee
1. <b>GCF Lending</b>	<b>2013 Buick Enclave 52850 miles</b>	<b>\$285.00</b> Month 1 through 5	<b>\$27,543.73</b>	<b>5.25%</b>	<b>\$595.01</b>	<b>\$31,535.75</b>

**3.4 Secured Claims Subject to § 506 Bifurcation.** [Check one]

☒ **None.** If "None" is checked, the remainder of § 3.4 need not be completed.

**3.5 Direct Payment of Secured Claims Not in Default.** [Check one]

☒ **None.** If "None" is checked, the remainder of § 3.5 need not be completed.

**3.6 Surrender of Property.** [Check one]

☐ **None.** If "None" is checked, the remainder of § 3.6 need not be completed.

☒ **Surrender of Collateral and Related Stay Relief.** The Debtor surrenders to each claimant listed below the property that secures that creditor's claim and requests that, upon confirmation of this plan, the automatic stay under § 362(a) be terminated as to the referenced collateral only and any co-debtor stay under § 1301 be terminated in all respects. The affected claimant shall have **ninety (90) days after the Effective Date of the Plan** to file a proof of claim, or an amended claim, regarding recovery of any deficiency balance from the Estate resulting from the disposition of the collateral. Any such allowed general unsecured claim will thereafter be treated in Part 5 below.

Claimant	Collateral Description	Collateral Location
1. <b>Conns Credit Corp</b>	<b>Household Items</b>	
2. <b>Conns Credit Corp</b>	<b>Household Items</b>	

*Insert additional claims as needed.*

**3.7 Lien Retention.**

The holder of a lien securing payment of a claim addressed in §§ 3.1 or 3.2 of this Plan shall retain its lien until the indebtedness secured by such lien is totally satisfied as determined under applicable non-bankruptcy law. The holder of a lien securing payment of any other allowed secured claim that is governed by this Plan shall retain its lien until the earlier of: (1) the total satisfaction of the indebtedness secured by the lien as determined under applicable non-bankruptcy law; or (2) the entry of a discharge order in favor of the Debtor under § 1328(a). In each instance, the provisions of this subsection may be superseded by a subsequent order of the Court.

**3.8 Maintenance of Insurance and Post-Petition Taxes Upon Retained Collateral.**

For all property that secures the payment of an indebtedness and which is proposed to be retained by the Debtor under this Plan, the Debtor must maintain insurance coverage as required either by the applicable contractual documents governing the indebtedness or as may be directed by the Trustee. The Debtor must also pay all *ad valorem* taxes on property proposed to be retained by the Debtor under this Plan as they come due in the post-petition period. Such payment shall be tendered to the appropriate taxing authorities in accordance with applicable non-bankruptcy law on or before the last date on which such taxes may be paid without penalty.

**3.9 Lien Avoidance.** [Check one]

☒ **None.** If "None" is checked, the remainder of § 3.9 need not be completed.

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**Muni Rabah**Case number **18-40028****3.10 Rule 3012 Valuation of Collateral.** [Check one]☒ **None.** If "None" is checked, the remainder of § 3.10 need not be completed.**3.11 Lien Removal Based Upon Unsecured Status.** [Check one]☒ **None.** If "None" is checked, the remainder of § 3.11 need not be completed.**Part 4: Treatment of Administrative Expenses, DSO Claims and Other Priority Claims****4.1 General**

All allowed priority claims, other than those particular domestic support obligations treated in § 4.5, will be paid in full without post-confirmation interest. Where applicable, the Trustee is authorized to initiate monthly payments on an interim basis based upon the projected amount of each priority claim listed below until such time as the allowed amount of each priority claim is established by the filing of a proof of claim in accordance with the Bankruptcy Rules. The amount listed in that proof of claim, or the final determination by the Court of any objection thereto, shall control over any projected priority claim amount listed below.

**4.2 Trustee's Fees.**

The Trustee's fees are fixed by the United States Trustee pursuant to the provisions of 28 U.S.C. § 586(e)(2) and, pursuant thereto, shall be promptly collected and paid from all plan payments received by the Trustee.

**4.3 Attorney's Fees.**

The total amount of attorney's fees requested by the Debtor's attorney in this case is **\$4,500.00**. The amount of **\$124.00** was paid to the Debtor's attorney prior to the Petition Date. The allowed balance of attorney's fees will be paid by the Trustee from the remaining available funds after the payment of required adequate protection payments pursuant to §§ 3.3 and 3.4 of this Plan.

The allowed balance of attorney's fees to be awarded to the Debtor's attorney in this case shall be determined by:

☒ LBR 2016(h)(1); ☐ by submission of a formal fee application.

**LBR 2016(h)(1):** If the attorney's fee award is determined by the benchmark amounts authorized by LBR 2016(h), the total fee shall be the amount designated in LBR 2016(h)(1)(A) unless a certification is filed by the Debtor's attorney regarding the rendition of legal services pertaining to automatic stay litigation occurring during the Benchmark Fee Period outlined in that rule. The Trustee is authorized to make the benchmark fee calculation and to recognize the proper enhancement or reduction of the benchmark amount in this case without the necessity of court order. No business case supplement to the benchmark fee shall be recognized unless a business case designation is granted on or before initial confirmation of the Plan.

**Fee Application:** If attorney's fee award is determined by the formal fee application process, such fee application shall be filed **no later than 30 days after the expiration of the Benchmark Fee Period** outlined in LBR 2016(h)(1). If no application is filed within that period, the determination of the allowed amount of attorney's fees to the Debtor's attorney shall revert to the benchmark amounts authorized by LBR 2016(h)(1) without the necessity of any further motion, notice or hearing and the Trustee shall adjust any distributions in this class accordingly.

**4.4 Priority Claims: Domestic Support Obligations ("DSO").** [Check one]☒ **None.** If "None" is checked, the remainder of § 4.4 need not be completed.**4.5 Priority Claims: DSO Assigned/Owed to Governmental Unit and Paid Less Than Full Amount.** [Check one]☒ **None.** If "None" is checked, the remainder of § 4.5 need not be completed.**4.6 Priority Claims: Taxes and Other Priority Claims Excluding Attorney's Fees and DSO Claims.** [Check one].☒ **None.** If "None" is checked, the remainder of § 4.6 need not be completed.**Part 5: Treatment of Nonpriority Unsecured Claims****5.1 Specially Classed Unsecured Claims.** [Check one]☒ **None.** If "None" is checked, the remainder of § 5.1 need not be completed.

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**Muni Rabah**

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## 5.2 General Unsecured Claims.

Allowed nonpriority unsecured claims shall comprise a single class of creditors and will be paid:

☐ **100% + Interest at 0.00%;**

☐ **100% + Interest at 0.00% with no future modifications to treatment under this subsection;**

☒ **Pro Rata Share:** of all funds remaining after payment of all secured, priority, and specially classified unsecured claims.

## 5.3 Liquidation Analysis: Unsecured Claims Under Parts 4 & 5.

If the bankruptcy estate of the Debtor was liquidated under Chapter 7 of the Bankruptcy Code, the holders of priority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 5 of this Plan would be paid an aggregate sum of approximately **\$5,795.27**. Regardless of the particular payment treatments elected under Parts 4 and 5 of this Plan, the aggregate amount of payments which will be paid to the holders of allowed unsecured claims under this Plan will be equivalent to or greater than this amount.

## Part 6: Executory Contracts and Unexpired Leases

**6.1 General Rule – Rejection.** The executory contracts and unexpired leases of the Debtor listed below are **ASSUMED** and will be treated as specified in § 3.2 of the Plan. All other executory contracts and unexpired leases of the Debtor are **REJECTED**. [Check one.]

☒ **None.** If “None” is checked, the remainder of § 6.1 need not be completed.

## Part 7: Vesting of Property of the Estate

**7.1** Property of the estate will vest in the Debtor only upon the entry of an order for discharge pursuant to § 1328, in the absence of a court order to the contrary.

## Part 8: Nonstandard Plan Provisions

☐ **None.** If “None” is checked, the rest of Part 8 need not be completed.

Under Bankruptcy Rule 3015(c), nonstandard provisions **must** be set forth below. A nonstandard provision is a provision not otherwise included in the Official TXEB Form or any deviation from it. *Any nonstandard provision set out elsewhere in this Plan is void. Even if set forth below, any nonstandard provision is void unless the “Included” box is checked in § 1.4 of this Plan.*

### Incurring debt

Debtor(s) may not incur any post-petition debt, except upon written approval of the Trustee as follows:

" For purchase of a car: limit of \$20,000.00 financed with monthly payment not to exceed \$500.00

" For purchase of a home: limit of \$250,000.00 financed with total monthly payment including taxes and insurance not to exceed \$2,500.00

" Debtor(s) must be current on plan payments and provide an amended budget that includes the proposed payment and updated income information.

" The Trustee cannot approve any request that exceeds the current budget expenditure for the proposed debt or expense. Debtor(s) must file a motion to incur debt if the request does not fall within the guidelines as stated above.

## Part 9: Miscellaneous Provisions

**9.1 Effective Date.** The effective date of this Plan shall be the date upon which the order confirming this Plan becomes a final, nonappealable order.

**9.2 Plan Disbursement Order.** Unless the Court orders otherwise, disbursements by the Trustee under this Plan shall occur in the following order: (1) Trustee’s fees under § 4.2 upon receipt; (2) adequate protection payments under §§ 3.3 and 3.4; (3) allowed attorney fees under § 4.3; (4) secured claims under §§ 3.2, 3.3 and 3.4 concurrently; (5) DSO priority claims under §§ 4.4 and 4.5 concurrently; (6) non-DSO priority claims under § 4.6; (7) specially classed unsecured claims under § 5.1; and (8) general unsecured claims under § 5.2.

**9.3 Litigation Proceeds.** No settlement of any litigation prosecuted by the Debtor during the Plan Term shall be consummated without the consent of the Chapter 13 Trustee and, except as otherwise authorized by the Trustee, all funds received by the Debtor, or any attorney for the Debtor, shall be immediately tendered to the Chapter 13 Trustee for satisfaction of any

Debtor **Faris Rabah**  
**Muni Rabah**

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authorized exemption claim of the Debtor, with the remainder of the funds dedicated as an additional component of the plan base.

## **Part 10: Signatures**

/s/ Greg R Arrove  
Greg R Arrove 00783562  
Signature of Attorney for Debtor(s)

Date **July 18, 2018**

Signature(s) of Debtor(s) (required if not represented by an attorney; otherwise optional)

*By filing this document, the attorney for the Debtor or any self-represented Debtor certifies to the Court that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in TXEB Local Form 3015-a, other than any nonstandard provisions included in Part 8, and that the foregoing proposed Plan contains no nonstandard provisions other than those included in Part 8.*

## **Part 11: Certificate of Service to Matrix as Currently Constituted by the Court**

### **Exhibit A**

The debtor will pay **\$895.00** for first **7** month(s),  
**\$1,495.00** each month for next **53** month(s)



UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS

IN RE: FARIS RABAH  
MUNI RABAH

CASE NO: 18-40028

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

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On 7/18/2018, I did cause a copy of the following documents, described below,

CHAPTER 13 PLAN

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R. Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 7/18/2018

/s/ Greg R Arnove  
Greg R Arnove 00783562  
Collins & Arnove  
555 Republic Drive, Suite 200  
Plano, TX 75074  
972 516 4255

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS

IN RE: FARIS RABAH  
MUNI RABAH

CASE NO: 18-40028

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 7/18/2018, a copy of the following documents, described below,  
CHAPTER 13 PLAN

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document (s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/18/2018



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Jay S. Jump  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Greg R Arnove  
Collins & Arnove  
555 Republic Drive, Suite 200  
Plano, TX 75074

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
05404  
CASE 18-40028  
EASTERN DISTRICT OF TEXAS  
SHERMAN  
WED JUL 18 10-33-42 CDT 2018

ARS ACCOUNT RESOLUTION  
1801 NW 66TH AVE  
SUITE 200  
PLANTATION FL 33313-4571

ALLIANCE ONE  
6160 MISSION GORGE RD  
SUITE 300  
SAN DIEGO CA 92120-3449

ALLIED INTERNATINAL CREDIT CORP  
6800 PARAGON PLACE SUITE 400  
RICHMOND VA 23230-1654

AMERICAN CORADIUS INTERNATIONAL LLC  
2420 SWEET HOME ROAD  
SUITE 150  
AMHERST NY 14228-2244

AMERICAN MEDICAL COLLECTION AGENCY  
4 WESTCHESTER PLAZA  
SUITE 110  
ELMSFORD NY 10523-1615

~~EXCLUDE~~

~~GREG R ARNOVE  
555 REPUBLIC DRIVE  
SUITE 200  
PLANO TX 75074 5469~~

BAYLOR SCOTT WHITE  
PO BOX 830913  
BIRMINGHAM AL 35283-0913

CBE GROUP  
1309 TECHNOLOGY PKWY  
CEDAR FALLS IA 50613-6976

JOHN ROBERT CALLISON  
BARRETT DAFFIN FRAPPIER ET AL  
4004 BELT LINE ROAD STE 100  
ADDISON TX 75001-4320

CAPITAL 1 BANK  
ATTN GENERAL CORRESPONDENCE  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

CAPITAL BANK  
1 CHURCH ST  
ROCKVILLE MD 20850-4190

CARMAX AUTO FINANCE  
2040 THALBRO ST  
RICHMOND VA 23230-3200

CARVANA LLC  
PO BOX 29018  
PHOENIX AZ 85038-9018

CENTRAL FINANCIAL CONTROL  
ATTN BANKRUPTCY  
PO BOX 66044  
ANAHEIM CA 92816-6044

CENTRAL FINANCIAL CONTROL  
PO BOX 830913  
BIRMINGHAM AL 35283-0913

CHASE  
3415 VISION DRIVE  
COLUMBUS OH 43219-6009

CHASE  
PO BOX 183166  
COLUMBUS OH 43218-3166

CLINICAL PATHOLOGY LABORATORIES INC  
PO BOX 141669  
AUSTIN TX 78714-1669

CODILIS STAWIARSKI PC  
650 N SAM HOUSTON PKWY EAST  
SUITE 450  
HOUSTON TX 77060-5908

~~EXCLUDE~~

~~WILLIAM J COLLINS  
COLLINS ARNOVE  
555 REPUBLIC DR SUITE 200  
PLANO TX 75074 5469~~

~~EXCLUDE~~

~~COLLINS ARNOVE  
555 REPUBLIC DR  
SUITE 200  
PLANO TX 75074 5469~~

CONN APPLIANCES INC  
CO BECKET AND LEE LLP  
PO BOX 3002  
MALVERN PA 19355-0702

CONNS CREDIT CORP  
3295 COLLEGE ST  
BEAUMONT TX 77701-4611

CONVERGENT OUTSOURCING  
800 SW 39TH ST  
RENTON WA 98057-4975

CREDIT MANAGEMENT LP  
4200 INTERNATIONAL PKWY  
CARROLLTON TX 75007-1912

CREDIT PROTECTION ASSOCIATION  
PO BOX 802068  
DALLAS TX 75380-2068

CREDIT SYSTEMS INTERNATIONAL  
PO BOX 1088  
ARLINGTON TX 76004-1088

DAVID W RITTER MD  
PO BOX 127  
ROCKWALL TX 75087-0127

ABBAY U DREHER  
BARRETT DAFFIN FRAPPIER TURNER ENGEL  
4004 BELTLINE ROAD SUITE 100  
ADDISON TX 75001-4320

EGS FINANCIAL CARE  
400 HORSHAM RD SUITE 130  
HORSHAM PA 19044-2147

CAREY D EBERT  
P O BOX 941166  
PLANO TX 75094-1166

FIVE POINT URGENT CARE  
PO BOX 98614  
LAS VEGAS NV 89193-8614

GC SERVICES  
6330 GULFTON  
HOUSTON TX 77081-1198

GFC LENDING LLC  
PO BOX 29018  
PHOENIX AZ 85038-9018

GO FINANCIAL  
PO BOX 52526  
PHOENIX AZ 85072-2526

GREATER SA ER PHYSICIANS  
PO BOX 1221  
SAN ANTONIO TX 78294-1221

GREEN MOUNTAIN ENERGY  
PO BOX 650001  
DALLAS TX 75265-0001

HSBC  
ATTN BANKRUPTCY  
PO BOX 5213  
CAROL STREAM IL 60197-5213

HUGHES WATTERS ASKANASE  
333 CLAY ST 2900  
HOUSTON TX 77002-4168

IPP OF AMERICAN  
330 PASSAIC AVE  
FAIRFIELD NJ 07004-2009

JG LANDSCPAES  
PO BOX 2343  
ROCKWALL TX 75087-7843

JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

LAKE POINTE MEDICAL CENTER  
PO BOX 890913  
BIRMINGHAM AL 35283

LAKESWOOD ORTHOPEDICS AND SPORTS  
MEDICINE  
1130 BEACHVIEW DRIVE  
SUITE 100  
DALLAS TX 75218-3702

LINEBARGER GOGGAN BLAIR SAMPSON  
2777 N STEMMONS FREEWAY  
SUITE 1000  
DALLAS TX 75207-2328

LOUISIANA DEPARTMENT OF REVENUE  
PO BOX 4998  
BATON ROUGE LA 70821-4998

MAC GROUP  
17130 DALLAS PKWY 220  
DALLAS TX 75248-1182

MTGLQ INVESTORS LP  
CO BDFTE LLP  
4004 BELT LINE RD SUITE 100  
ADDISON TX 75001-4320

MTGLQ INVESTORS LP  
CO RUSHMORE LOAN MANAGEMENT SERVICES  
PO BOX 55004  
IRVINE CA 92619-5004

MCCARTHY BURGESS WOLFF  
26000 CANNON RD  
BEDFORD OH 44146-1807

MEDPOST URGENT CARE  
PO BOX 847760  
DALLAS TX 75284-7760

MEDICAL BUSINESS BUREAU  
1460 RENAISSANCE DR 400  
PARK RIDGE IL 60068-1349

MEDICAL EXPRESS  
PO BOX 27044  
SALT LAKE CITY UT 84127-0044

METROPOLITAN ANESTHESIA CONSULTANTS  
PO BOX 650823  
DALLAS TX 75265-0823

NTTA  
5900 WEST PLANO PKWY  
PLANO TX 75093-4695

NTTA  
PO BOX 660244  
DALLAS TX 75266-0244

NORTH TEXAS PATHOLOGY ASSOCIATES  
PO BOX 226  
ROWLETT TX 75030-0226

NORTH TEXAS TOLLWAY AUTHORITY  
5900 W PLANO PARKWAY  
PLANO TX 75093-4695

NORTHEAST METHODIST HOSPITAL  
PO BOX 406174  
ATLANTA GA 30384-6174

ONE ADVANTAGE  
1232 W STATE RD  
SUITE 2  
LA PORTE IN 46350

PMAB  
PO BOX 12150  
CHARLOTTE NC 28220-2150

PRA RECEIVABLES MANAGEMENT LLC  
PO BOX 41021  
NORFOLK VA 23541-1021

PRA RECEIVABLES MANAGMENT LLC  
PO BOX 41021  
NORFOLK VA 23541-1021

PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

PRESBYTERIAN HOSPITAL DALLAS  
8200 WALNUT HILL LANE  
DALLAS TX 75231-4426

PROFESSIONAL ACCOUNT MANAGEMENT  
PO BOX 866608  
PLANO TX 75086-6608

QUEST DIAGNOSTICS  
PO BOX 7306  
HOLLISTER MO 65673-7306

QUEST DIAGNOSTICS  
PO BOX 740779  
CINCINNATI OH 45274-0779

DEBTOR  
FARIS RABAH  
2511 BUCKINGHAM DRIVE  
ROCKWALL TX 75032-6008

MUNI RABAH  
2511 BUCKINGHAM DRIVE  
ROCKWALL TX 75032-6008

RAY HUBBARD EMERG PHYSICIANS  
PO BOX 8097  
PHILADELPHIA PA 19101-8097

RECEIVABLES PERFORMANCE MANAGEMENT  
20816 44TH AVE W  
LYNNWOOD WA 98036-7744

ROCKWALL URGENT CARE  
PO BOX 15605  
LOVES PARK IL 61132-5605

RUSHMORE LOAN MANAGEMENT  
PO BOX 814529  
DALLAS TX 75381-4529

RUSHMORE LOAN MANAGMENT  
15480 LAGUNA CANYON RD S  
IRVINE CA 92618-2132

SOUTHWEST RECOVERY  
15400 KNOLL TRAIL  
SUITE 300  
DALLAS TX 75248-3476

SUDDEN LINK COMMUNICATION  
PO BOX 130489  
TYLER TX 75713-0489

SYNTER RESOURCE GROUP  
5935 RIVERS AVE  
SUITE 102  
CHARLESTON SC 29406-6071

T MOBILE  
C O AMERICAN INFOSOURCE LP  
4515 N SANTA FE AVE  
OKLAHOMA CITY OK 73118-7901

T MOBILE T MOBILE USA INC  
BY AMERICAN INFOSOURCE LP AS AGENT  
4515 N SANTA FE AVE  
OKLAHOMA CITY OK 73118-7901

TXU ENERGY RETAIL COMPANY LP CO BANKRUPTCY DEPARTMENT PO BOX 650393 DALLAS TX 75265-0393	TXU ENERGY RETAIL COMPANY LLC CO BANKRUPTCY DEPARTMENT PO BOX 650393 DALLAS TX 75265-0393	TXUTEXAS ENERGY TXUBANKRUPTCY PO BOX 650393 DALLAS TX 75265-0393
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TEXAS URGENT CARE 935 SHOTWELL RD SUITE 108 CLAYTON NC 27520-5598	US ATTORNEY GENERAL DEPARTMENT OF JUSTICE MAIN JUSTICE BUILDING 10TH CONSTITUTION AVE NW WASHINGTON DC 20530-0001	<del>EXCLUDE</del> <del>US TRUSTEE</del> <del>OFFICE OF THE US TRUSTEE</del> <del>110 N COLLEGE AVE</del> <del>SUITE 300</del> <del>TYLER TX 75702-7231</del>
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WELLINGTON RIDGE HOA CO RIDDLE AND WILLIAMS 3710 RAWLINS STREET DALLAS TX 75219-4217	WELLINGTON RIDGE MANOR HEATH HOA CO RIDDLE AND WILLIAMS 3811 TURTLE CREEK BLVD SUITE 500 DALLAS TX 75219-4497	WELLINGTON RIDGE MANOR HEATH HOA RIDDLE WILLIAMS PC 3710 RAWLINS STREET SUITE 1400 DALLAS TX 75219-6432
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LANCE E WILLIAMS  
RIDDLE WILLIAMS PC  
3811 TURTLE CREEK BLVD  
SUITE 500  
DALLAS TX 75219-4497